

REMARKS

Claims 1 - 29 and 38 have been rejected by the present non-final Office Action. By the present amendment, independent claims 1, 7, 11, 24, and 38 have been amended to clarify the scope of the claimed invention. Claims 1 - 29 and 38 remain pending in the application. Reconsideration of the present application in view of the accompanying amendments and remarks is respectfully requested.

Claim Rejections Under 35 U.S.C. § 102

In the non-final Office Action, claims 1, 2, 4-5, 7-9, 11-29 and 38 are rejected under 35 U.S.C. 102(b) as being anticipated by Carney, et al., U.S. Patent No. 5,890,141 ("*Carney*"). By the present amendment, independent claims 1, 7, 11, 24, and 38 have been amended to clarify the scope of the claimed invention. In contrast to *Carney*, certain embodiments of the Applicants' claimed invention are used for check processing rather than detecting check fraud as described by *Carney*. While both applications may initially focus on data in a MICR line of a check of interest, the applications utilize different systems and methods for the input, processing, and end use of the data from the MICR line.

The Applicants' claimed invention differs from *Carney*. For example, certain embodiments of the Applicants' claimed invention prompt a user to enter characters from a MICR line of a check of interest, and replace separator symbols with non-numeric replacement symbols. In particular, Applicants' amended claim 1 includes the element "instructing the user to replace the separator symbols of the original check identifier in MICR format with non-numeric replacement symbols". (Underlining supplied). Independent claims 7, 11, 24, and 38 have been amended to include similar elements. In contrast, *Carney* utilizes digital image technology or ICR (intelligent character recognition) to capture and recognize information from the MICR line, and converts the information using a relatively specialized algorithm to a numeric rendition or a check digit. Col. 4, lines 18-31. Instead of replacing the separator symbols in a MICR line of a check of interest, *Carney* ignores the separator symbols and does not determine any replacement symbols prior to converting the MICR information to a numeric rendition or a check digit. Col.

4, line 59 to Col. 5, line 60. Even if *Carney* could capture and recognize the separator symbols, *Carney* would likely attempt to convert such symbols to a numeric rendition or check digit.

For at least the foregoing reasons, the Applicant's claimed invention of amended claims 1, 7, 11, 24, and 38 should be allowable over the cited reference.

Dependent claims 2, 4-5, 8-9, 12-23, and 25-29 are ultimately dependent from at least one of the above independent claims, for which arguments of patentability have been provided above. For at least these reasons, the dependent claims should be allowable over the cited reference.


Claim Rejections Under 35 U.S.C. § 103

Dependent claims 3, 6 and 10 were rejected under 35 U.S.C. §103(a) as being unpatentable over *Carney*. Since these claims are ultimately dependent on at least independent claims 1, 4, or 8, for which arguments of patentability have been provided above, if the underlying independent claims are allowable over the cited reference, the respective dependent claims should also be allowable.

CONCLUSION

It is not believed that extensions of time or fees for addition of claims are required, beyond those that may otherwise be provided for in documents accompanying this paper. However, in the event that additional extensions of time are necessary to allow consideration of this paper, such extensions are hereby petitioned under 37 CFR § 1.136(a), and any fee required therefore (including fees for net addition of claims) is hereby authorized to be charged to Deposit Account No. 19-5029. If the Examiner believes a telephone conversation would facilitate the examination of this application, Applicants invite the Examiner to call the Attorney below at any time.

Respectfully submitted,



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